

H&R Block Emerald Prepaid MasterCard® Cardholder Agreement

IMPORTANT - PLEASE READ CAREFULLY

1. Terms and Conditions/Definitions for the H&R Block Emerald Card.

This document constitutes the agreement (“Agreement”) outlining the terms and conditions under which the H&R Block Emerald Prepaid MasterCard has been issued to you. By accepting and using this Card, you agree to be bound by the terms and conditions contained in this Agreement. In this Agreement, “Card” means the H&R Block Emerald Prepaid MasterCard which does not have your name embossed (“Non-Personalized Card”) or is embossed with your name (“Personalized Card”) which may be issued to you by H&R Block Bank. “Issuer” means H&R Block Bank, a Federal Savings Bank, member FDIC. “Card” means the records we maintain to account for the value associated with the Card. You acknowledge and agree that the value available on the Card is limited to the funds that you have loaded onto the Card, or have been loaded onto the Card on your behalf. “You” and “your” mean the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement. “We,” “us,” and “our” mean H&R Block Bank, our successors, affiliates or assignees. You agree to sign the back of the Card immediately upon receipt. The expiration date of your Card is identified on the front of your Card. If a balance remains on your Card after expiration, we will mail a check representing the remaining balance minus any fees owed to the address we have on record for you. The Card will remain the property of H&R Block Bank and must be surrendered upon demand. The Card is nontransferable, and it may be canceled, suspended, repossessed, or revoked at any time without prior notice subject to applicable law. If your Card is canceled, suspended, repossessed, or revoked, you will be entitled to a refund of any remaining balance. You must surrender a revoked Card. You may not use an expired, canceled, or revoked Card. Please read this Agreement carefully and keep it for future reference. At our discretion, inactive Cards may be deemed dormant and closed after the monthly inactivity fee depletes the balance to zero. Inactive status may be defined as three (3) consecutive months of no credit or debit activity excluding fees. Inactive cards will not receive annual regulatory disclosure notices. In the instance of Bank’s receipt of any returned mail, mailed to the Cardholder’s address of record, the Card may be deemed inactive for purposes of this section.

Obtaining Your Card

The USA PATRIOT Act is a federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account (including a prepaid card account). What this means for you: When you open an account (including a prepaid card account), we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents. The Card is a prepaid card. The Card is connected only to the Card Account. The Card is not a credit card. The Card does not constitute a checking, savings or other bank account. You will not receive any interest on your funds on the Card. The funds associated with your Card are insured by the FDIC up to the maximum amount permitted by law. Funds are FDIC insured when we receive the funds. Our business days are Monday through Friday, excluding holidays, even if we are open. Customer Service is available 24 hours a day, 365 days a year. You must be 18 years of age to obtain the Card, unless your state of residence is Alabama or Nebraska. If you reside in either Alabama or Nebraska, you must be at least 19 years of age to obtain the Card. If you reside in Puerto Rico, you must be at least 21 years of age to obtain the Card.

Personal Identification Number (“PIN”)

We will provide you a Personal Identification Number (“PIN”) upon request. With your PIN, you may use your Card to obtain cash from any Automated Teller Machine (“ATM”) or any Point-of-Sale (“POS”) device, as permissible by the merchant, which requires entry of a PIN and bears the MasterCard® brand. All ATM transactions are treated as cash withdrawal transactions. You should not write your PIN on your card or keep your PIN with your Card. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately, following the procedures in the paragraph titled “Your Liability for Unauthorized Transfers”.

2. Using Your Card/Features

(a) You may add funds to your Card, called “value loading”, at any time. The minimum amount of each initial value load is \$0.00. The minimum amount of each subsequent value load is \$10.00. The maximum amount of each cash value load is \$999.99. The maximum number of times you may load your Card per day is four (4). Retail card-loading entities such as Green Dot®, MoneyGram® and Western Union® may have additional load restrictions regarding minimum and maximum cash value loads and the minimum and maximum number of times you may load your Card using any of their retail card-loading locations in a day. We do not retain authority over the retail card-loading entities such that we will override or attempt to override their policies and procedures regarding the value loading of your Card. The maximum cumulative amount that may be withdrawn from an ATM per day is \$3,000.00. The maximum cumulative amount that may be withdrawn from a participating bank per day is the available balance of your Card. The maximum that can be spent on your Card per day is \$3,500.00. The minimum value of your Card is restricted to \$0.00. For security reasons, the maximum value of your Card may be restricted. You may add value or load your Card via direct deposit or retail reload providers. If you have arranged to have direct deposits made to your Card at least once every 60 days from the same person or company, you can call us at 1-866-353-1266 to find out whether or not the deposit has been made.. You may not add value or load your card by sending cash or checks directly to the issuer or through any ATM. For more information on reloading your Card, call 1-866-353-1266.

(b) You may use your Card to purchase or lease goods or services wherever MasterCard debit cards are accepted as long as you do not exceed the daily transactional limit on your Card. You are responsible for all authorized transactions initiated by use of your Card. If you permit someone else to use your Card or Card number we will treat this as if you have authorized such use and you will be responsible for any transactions made subject to such use. If you use your Card number without presenting your Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you used the Card itself. You may make arrangements to pay certain recurring bills using your Card. You may stop any of these recurring payments by calling us at 1-866-353-1266 or writing us at Cardholder Customer Service, PO Box 10170, Kansas City, MO 64171, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. If these recurring payments may vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. For security reasons, we may limit the amount or number of transactions you can make on your Card. Your Card cannot be redeemed for cash. You may use your Card to access cash at an ATM. You may not use your Card for any illegal transaction. Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction plus applicable fees. You are not allowed to exceed the available amount on your Card through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available on your Card you shall remain fully liable to us for the amount of the transaction and any applicable fees or charges. We are not required to authorize any transaction that will create a negative balance (“Over Limit”) on the Card. You agree to pay us the amount of any Over Limit transaction on demand. You do not have the right to stop payment on any non-recurring purchase or payment transaction originated by use of your Card.

(c) There are certain types of merchants that sell goods or services where the final amount the merchant will charge to the Card is unknown at the time the merchant first accepts the Card. Typical merchants in this category include rental car companies, hotels, restaurants, internet service providers, certain time-based or variable cost merchants and others where the final purchase amount is not known up front. Therefore, the Card may be “authorized” or “have funds held” for more than the actual amount of the purchase until the final Transaction is complete, which means that those “authorized dollars” are not available for you to spend elsewhere. Furthermore, transactions at certain merchants that authorize high dollar amounts, especially rental car companies and hotels, may cause an “authorization” or a “hold” on your available Card funds for up to thirty (30) calendar days, which means you will not have access to the authorized dollar amount of these funds during that entire time. This is done to prevent fraud by Card users who may incur transaction amounts in excess of the amount first approved. Please note that we cannot manually release legitimate authorizations without a letter or fax from the merchant. In addition, if you do not have enough card value to complete a point-of-sale transaction, you may instruct the merchant to use the remaining funds on your Card and pay the remaining amount of the purchase with cash, check, or another card. However, some merchants do not allow cardholders to conduct split tender transactions or will only allow you to do a split tender transaction if you pay the remaining balance in cash. We cannot control these limitations. You may want to avoid using your Card for these types of transactions.

(d) You may request a personalized card by calling 1-866-353-1266. H&R Block Bank is not obligated to honor your request for a personalized card and may or may not issue to you a personalized card on a case-by-case basis.

(e) If your Card was obtained in conjunction with the tax preparation process in which the filing status was married filing jointly, the spouse reflected on the Card application may receive inquiry only ability. The spouse will not receive an additional card and may only exercise inquiries using the Card issued to the primary taxpayer. If at such time the spouse wishes to obtain a Card of his/her own, he/she may apply online at www.hrblock.com/bank. Cards obtained and issued in this manner are not linked or connected to other Emerald Cards.

3. Fee Schedule	
ATM Cash Withdrawal Fee: (each/per occurrence, etc.)	\$ 2.50
● ATM Balance Inquiry/ATM Denial Fee: (each/per occurrence, etc.)	\$ 1.00
● Over the Counter Withdrawal Fee: (each/per occurrence, etc.)	\$25.00
● Express Delivery Fee for Replacement Card: (each; delivery fee only. Express delivery is optional at cardholder request.)	\$35.00
<p>● If you use an ATM not owned by us for any transaction, including a balance inquiry, you may be charged a fee by the ATM operator even if you do not complete a withdrawal. However, ATMs in the AllPoint Network are surcharge free. To locate an AllPoint ATM, visit www.allpointnetwork.com.</p> <p>● Retail Reload Providers may charge a convenience fee. Any Retail Reload Fee is an independent fee assessed by the individual retailer only and is not assessed by us.</p> <p>● You may request a check or one-time ACH transfer of your card balance for any reason.</p>	
<p>Monthly Inactivity Fee Monthly Inactivity Fee: After 3 consecutive Months with no activity, we may assess a fee of \$2.50 for each Month in which there is no activity. We will not cause a negative balance to occur for the sake of this fee. H&R Block Bank or its affiliates may receive a portion of Card fees and/or interchange fees.</p>	

4. Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds. Please be aware that we have no control over when a merchant sends a credit transaction and even though merchants typically post refunds as soon as they are received, the refund may not be available for a number of days after the date the refund transaction occurred; therefore, the amounts credited to your Card for refunds may not be immediately available.

5. Charges Made In Foreign Currencies

If you obtain your funds (or make a purchase) in a currency other than the currency in which your Card was issued, the amount deducted from your funds will be converted by MasterCard into an amount in the currency of your Card. MasterCard will establish a currency conversion rate for this convenience using a rate selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date. This rate may vary from the rate MasterCard itself receives or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the Issuer. The Issuer may increase the currency conversion rate by an additional 2% and will retain this amount as compensation for its services. This charge is independent of the currency conversion rate established by MasterCard.

6. Receipts

You may get a receipt at the time you make a transaction or obtain cash using your Card for any purchase in excess of \$15.00. You agree to retain your receipt to verify your transactions.

7. Statement of Transactional History

You may obtain information about the amount of money you have remaining in your Card account by calling 1-866-353-1266. This information, along with a 60-day history of account transactions, is also available on-line at www.onlinecardaccess.com/hrblockcard. You also have the right to obtain a 60-day written history of account transactions by calling 1-866-353-1266, or by writing us at Cardholder Customer Service, PO Box 10170, Kansas City, MO 64171.

8. Confidentiality

We may disclose information to third parties about your Card or the transactions you make:

- (1) Where it is necessary for completing transactions;
- (2) In order to verify the existence and condition of your Card for a third party, such as a merchant;
- (3) In order to comply with government agency, court order, or other legal reporting requirements;
- (4) If you give us your written permission, or
- (5) To our employees, auditors, affiliates, service providers, or attorneys as needed.

9. Beneficiary Information

You may, but are not required to, designate a beneficiary to receive the funds loaded to your Card. This is called a "Pay on Death" or "POD" designation, and functions to transfer the funds loaded to your Card after your death, without going through the probate process. In order to accomplish this kind of non-probate transfer, this Agreement is subject to the Missouri Nonprobate Transfers Law, including sections 461.003 to 461.081, RSMo, which are hereby expressly incorporated herein by reference.

If you desire that your Card carry a POD designation, you will be asked to specify a primary and contingent beneficiary on another document. If you do not want to add a beneficiary to your Card, then you do not have to do anything—just decline to add one or more beneficiaries to your Card.

10. Our Liability for Failure to Complete Transactions

If we do not properly complete a transaction from your Card on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough funds available on your Card to complete the transaction;
- (2) If a merchant refuses to accept your Card;
- (3) If an ATM where you are making a withdrawal does not have enough cash;
- (4) If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction;
- (5) If access to your Card has been blocked after you reported your Card lost or stolen;
- (6) If there is a hold or your funds are subject to legal process or other encumbrance restricting their use;
- (7) If we have reason to believe the requested transaction is unauthorized;
- (8) If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken;
- (9) Any other exception stated in our Agreement with you.

Any liability that we may have for any such failure by us that was not intentional and that resulted from a bona fide error, notwithstanding procedures to avoid such error, shall not exceed actual damages proved, and shall specifically exclude any consequential damages.

11. Your Liability for Unauthorized Transfers

Contact us AT ONCE if you believe your Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card without your permission, call us toll-free at 1-866-353-1266. We will require you to give written confirmation of the error within 10 business days of the oral notification. If you notify us within two (2) business days, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00. Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once. If you do not notify us within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time and you are not grossly negligent or fraudulent in the handling of your Card. If your Card has been lost or stolen, we will close your Card to minimize losses.

In addition, your Card is covered by MasterCard Zero Liability Protection. Under MasterCard Zero Liability, your liability for unauthorized MasterCard transactions on your Card is \$0 if you notify us promptly and you are not grossly negligent or fraudulent in the handling of your Card. You will not be liable for unauthorized use that occurs after you notify us of the loss, theft or unauthorized use of your Card. You also agree to cooperate completely with H&R Block Bank in attempts to recover funds from unauthorized users and to assist in their prosecution. If your Card is lost or stolen, the Bank will not hold you responsible for "unauthorized purchases" if certain conditions are met. Zero liability applies to purchases made in the store, over the telephone or made online. As a MasterCard cardholder you will not be responsible in the event of unauthorized purchases provided that the following preconditions are met:

- (1) Your Card is in good standing;
- (2) You have exercised reasonable care in safeguarding your Card from any unauthorized use. Unauthorized use means that you did not provide, directly, by implication or otherwise, the right to use your Card and you received no benefit from the "unauthorized" purchase (failure to register certain Cards will be considered as not safeguarding your Card);
- (3) You have not reported two or more unauthorized events in the past 12 months.

Zero Liability does not apply to MasterCard cards (i) issued for commercial, business or agricultural purposes, except for MasterCard commercial cards used for small businesses as listed on www.mastercardbusiness.com; or (ii) if a PIN for a debit transaction is used for the unauthorized purchase.

If the MasterCard Rules are changed as they affect your liability, those changes will become applicable to your Transactions under this Agreement upon notice to you as provided by law.

12. Other Terms

Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We do not waive our rights by delaying or failing to exercise them at anytime. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement will be governed by the law of the State of Missouri except to the extent governed by federal law. You agree to provide H&R Block Bank with your current contact information in the instance it differs from the contact information you provided when the Card was initiated. Contact information includes but is not limited to: physical address, telephone number(s) and email address, if applicable. In the event you provide us with a change of address notice and subsequently request an additional or replacement Card within the first 30 days after we receive the change of address notification, we must first verify the change of address is valid prior to mailing the requested Card. Address verification will be validated via personal contact with you; notification mailed to your prior address and/or new address or a combination thereof, at our discretion. In any event, we will not issue an additional or replacement Card until such time as we have determined the change of address to be valid. If you receive notice from us that we have received notification of change of address for your Card, and you have not changed your address, contact us IMMEDIATELY using the number on the back of your Card (1-866-353-1266). This action allows us to proactively assist you in the deterrence and/or identification of possible identity theft of your personal, confidential information specifically as it may relate to your Card.

13. Amendment and Cancellation

We may amend or change the terms and conditions of this Agreement at any time. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend your Card or this Agreement at any time. You may cancel this Agreement by returning the Card to us. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

14. Information About Your Right to Dispute Errors

In case of errors or questions about your electronic transactions, call 1-866-353-1266 or write to Cardholder Customer Service, PO Box 10170, Kansas City, MO 64171, if you think an error has occurred in your Card account. We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at 1-866-353-1266 or writing us at Cardholder Customer Service, PO Box 10170, Kansas City, MO 64171. You will need to tell us:

- (1) Your name and Card number (if any).
- (2) Why you believe there is an error and the dollar amount involved.
- (3) Approximately when the error took place.

If you provide this information orally, we may require that you send your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to

investigate your complaint or question. If we decide to do this, we will credit your Card within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes to complete the investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card. For errors involving new Cards, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For errors involving new Cards, we may take up to twenty (20) business days to credit your Card for the amount you think is in error. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error resolution procedures, call us at 1-866-353-1266 or write us at: Cardholder Customer Service, PO Box 10170, Kansas City, MO 64171.

15. Resolving Disputes

If you or we request, any controversy or claim (“Controversy”) concerning your Card or this Agreement, including any claim based on or arising from an alleged tort, will be determined by arbitration or trial by a judge as provided below. A Controversy that involves an amount in dispute of less than one (\$1) million will be determined by arbitration as described below. Any other Controversy will be determined by trial by a judge without a jury, as described below. The arbitration or trial by a judge will take place on an individual basis without resort to any form of class action.

WHETHER THE CONTROVERSY IS DECIDED BY ARBITRATION OR BY TRIAL BY A JUDGE, YOU AGREE AND UNDERSTAND: (I) THAT YOU AND WE ARE GIVING UP THE RIGHT TO TRIAL BY JURY, AND THERE WILL BE NO JURY AND (II) THAT THIS SECTION PRECLUDES YOU AND US FROM HAVING THE RIGHT TO PARTICIPATE OR BE REPRESENTED IN ANY FORM OF CLASS ACTION OR CLASS ARBITRATION. HOWEVER, IN NO EVENT WILL AN ARBITRATION PROCEEDING BE FILED, CONDUCTED OR MAINTAINED BEFORE ANY ENTITY OR UNDER ANY ENTITIES’ RULES (INCLUDING AAA, JAMS OR NAF), IF THAT ENTITY HAS ANY POLICY OR RULE THAT IS INCONSISTENT WITH OR PREVENTS THE ENFORCEMENT OF THE CLASS ACTION WAIVER IN THE PRECEDING SENTENCE. YOU AND WE FURTHER AGREE THAT NEITHER WE NOR YOU WILL JOIN ANY CLAIM WITH THE CLAIM OF ANY OTHER PERSON OR ENTITY IN A LAWSUIT, ARBITRATION OR OTHER PROCEEDING; THAT NO CLAIM THAT EITHER OF US HAS AGAINST THE OTHER WILL BE RESOLVED ON A CLASS-WIDE BASIS; AND THAT NEITHER WE NOR YOU WILL ASSERT A CLAIM IN A REPRESENTATIVE CAPACITY ON BEHALF OF ANYONE ELSE. IF FOR ANY REASON THE PRECEDING SENTENCE IS DETERMINED TO BE INVALID OR UNENFORCEABLE, ALL CLAIMS WILL BE BROUGHT IN COURT, AND NOT RESOLVED THROUGH ARBITRATION.

Arbitration: Since this Agreement touches and concerns interstate commerce, an arbitration under this Agreement will be conducted in accordance with the Federal Arbitration Act (Title 9, United States Code), notwithstanding any choice of law provision in this Agreement. Arbitration, including selection of an arbitrator, will be conducted in accordance with the then-current rules for arbitration of financial services disputes of J.A.M.S. (“JAMS”). You may call JAMS at the telephone number in your local directory or at 1-800-352-5267 to obtain rules and forms to initiate arbitration or visit their web site at www.jamsadr.com for more information. If JAMS is unable OR unwilling to serve as the provider of arbitration, we may substitute another national arbitration organization with similar procedures. The arbitrator(s) will follow the law and will give effect to statutes of limitation in determining any claim. Any Controversy concerning whether an issue is arbitrable will be determined by the arbitrator(s) provided, however, the validity and effect of the class action waiver will be determined exclusively by a court and not by an arbitrator. The Federal Arbitration Act applies to this section 15, and the Federal Arbitration Act, not state law, governs all questions of whether a claim is subject to arbitration. The award of the arbitrator(s) will be in writing and include a statement of reasons for the award. The award will be final. Judgment upon the award may be entered in any court having jurisdiction, and no challenge to entry of judgment upon the award will be entertained except as provided by Section 10 of the Federal Arbitration Act or upon a finding of manifest injustice.

Trial by a Judge:

If you or we request, any Controversy that is not submitted to arbitration as provided above will be determined by trial by a judge without a jury.

Self-Help and Provisional Remedies:

Either you or we may exercise self-help remedies such as set-off or obtain provisional or ancillary remedies from a court of competent jurisdiction before, after, or during the pendency of any arbitration or reference. Neither the obtaining nor the exercise of any such remedy will waive the right of either party to demand that the related or any other Controversy be determined by arbitration as provided above.

Jurisdiction and Venue:

Any arbitration lawsuit, or other proceeding regarding your Card, must be brought in the state in which you applied for your Card. For purposes of the arbitration provision in this Section 15, the term “we” shall mean H&R Block Bank and HRB Tax Group, Inc., and each of their parents, subsidiaries, affiliates, or predecessors, assigns and the franchisees of any of them, and each of their officers, directors, agents, and employees.

16. No Warranty regarding Goods and Services

We are not responsible for the quality, safety, legality or any other aspect of any goods or services you may purchase with your Card.

17. Collection of Outstanding Negative Balances Owed

You understand that if at any time you request an additional Card at which time you hold a negative balance on another Card that H&R Block Bank has the right to collect any negative balance owed from any Card balance and will collect from any loaded funds sufficient to satisfy the negative balance plus fees and bring the other Card to a zero balance, at which time the previous Card will be closed. You further acknowledge and agree that H&R Block Bank may collect debt from your Card, including that from Emerald Advance, tax preparation fees, and Refund Anticipation Loans that you owe to H&R Block Bank or its affiliates.

18. Reserve Reclassification

This Card consists of a stored value sub-account and a savings sub-account. The Bank may periodically transfer funds between these two sub-accounts. On a sixth transfer during a calendar month, any funds in the savings sub-account will be transferred back to the stored value sub-account. The savings sub-account will be non-interest-bearing. The savings sub-account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, FDIC insurance protection, or your monthly card statement.

This card is covered by one or more of the following U.S. Patents: 6,000,608, 6,189,787, 7,072,862, 7,127,425 and 7,177,829.